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#### **PCT REQUEST**

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FPM03008PCT

0	For receiving Office use only	
0-1	International Application No.	
0-2	International Filing Date	
0-3	Name of receiving Office and "PCT International Application"	
	Form - PCT/RO/101 PCT Request	
0-4.:		
0-4-1	Prepared using	PCT-EASY Version 2.92 (updated 01.10.2002)
0-5	Petition	
	The undersigned requests that the present international application be processed according to the Patent Cooperation Treaty	
0-6	Receiving Office (specified by the applicant)	Korean Intellectual Property Office (RO/KR)
0-7	Applicant's or agent's file reference	FPM03008PCT
<del></del>	Title of invention	VIRTUAL CARD SERVICE SYSTEM AND METHOD
11	Applicant	**
II-1·	This person is:	applicant only
11-2	Applicant for	all designated States except US
11-4	Name	MQUAY INC.
II-5 🐧	Address:	219 Poi-dong, Kangnam-gu,
		135-963 SEOUL
		Republic of Korea
11-6	State of nationality	KR
11-7	State of residence	KR
II-8	Telephone No.	02-3462-3428
ìI-9	Facsimile No.	02-3462-3427
III-1	Applicant and/or inventor	
III-1-1	This person is:	applicant and inventor
III-1 <b>-</b> 2	Applicant for	US only
III-1-4	Name (LAST, First)	LEE, Chang-Ryeol
III-1-5	Address:	103-803 Banpo Daewoo Apartment, 10
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		Republic of Korea
III-1 <sub>9</sub> 6	State of nationality	KR
	<u> </u>	

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		T		
IV-1	Agent or common representative; or address for correspondence			
	The person identified below is hereby/ha	agent		
•	been appointed to act on behalf of the	, agone		
	applicant(s) before the competent International Authorities as:	'		
IV-1-1	Name (LAST, First)	CHO, Choong-Won		
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4.4		100-705 Seoul		
		Republic of Korea		
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IV-1-4	Facsimile No.	82-2-2279-3621		
IV-1-5	e-mail	solo@intelpros.com		
IV-1-5	Agent's registration No.	9-2002-000210-1		
V	Designation of States	3 2002 000210 1		
V-1	Regional Patent	AP: GH GM KE LS MW MZ SD SL SZ TZ UG ZM		
- •	(other kinds of protection or treatment, if	ZW and any other State which is a		
	any, are specified between parentheses after the designation(s) concerned)	Contracting State of the Harare Protocol		
	arter the designation(s) concerned)	and of the PCT		
•		EA: AM AZ BY KG KZ MD RU TJ TM and any		
		other State which is a Contracting State		
	•	of the Eurasian Patent Convention and of the PCT		
•		EP: AT BE BG CH&LI CY CZ DE DK EE ES FI		
ÉĒ		FR GB GR HU IE IT LU MC NL PT RO SE SI		
	+ to the second	SK TR and any other State which is a		
٠		Contracting State of the European Patent Convention and of the PCT		
		OA: BF BJ CF CG CI CM GA GN GQ GW ML MR		
		NE SN TD TG and any other State which is		
•	, ·	a member State of OAPI and a Contracting		
		State of the PCT		
V-2	National Patent	AE AG AL AM AT AU AZ BA BB BG BR BY BZ		
•	(other kinds of protection or treatment, if any, are specified between parentheses	CA CHELI CN CO CR CU CZ DE DK DM DZ EC		
	after the designation(s) concerned)	EE ES FI GB GD GE GH GM HR HU ID IL IN		
		IS JP KE KG KP KZ LC LK LR LS LT LU LV		
	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	MA MD MG MK MN MW MX MZ NI NO NZ OM PG		
		PH PL PT RO RU SC SD SE SG SK SL SY TJ		
		TM TN TR TT TZ UA UG US UZ VC VN YU ZA		
<i>t</i> •	<u> </u>	ZM ZW		
8,1				

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V-5	Precautionary Designation Statement		
	In addition to the designations made		•
	under items V-1, V-2 and V-3, the		•
	applicant also makes under Rule 4.9(b)		
	all designations which would be permitted		
	under the PCT except any designation(s)		
	of the State(s) indicated under item V-6 below. The applicant declares that those		
•	additional designations are subject to		
	confirmation and that any designation	·	
	which is not confirmed before the	•	
	expiration of 15 months from the priority		
	date is to be regarded as withdrawn by the applicant at the expiration of that time		
	limit.		
V-6	Exclusion(s) from precautionary	NONE	
	designations		
VI-1	Priority claim of earlier national		
	application		
VI-1-1	Filing date	28 September 2002 (2	8.09.2002)
VI-1-2	Number	10-2002-0059073	
VI-1-3	Country	KR	:
VII-1	International Searching Authority	Korean Intellectual	Property Office
£	Chosen	(KIPO) (ISA/KR)	
VIII	Declarations	Number of declarations	
VIII-1	Declaration as to the identity of the	-	
	inventor	<u>.</u>	
VIII .	Declaration as to the applicant's	_	
	entitlement, as at the international filing		7
5 5	date, to apply for and be granted a paten	·	<u> </u>
VIII-3	Declaration as to the applicant's entitlement, as at the international filing	<b>–</b>	
	date, to claim the priority of the earlier		
	application		
VIII-4	Declaration of inventorship (only for the	<b>–</b>	
	purposes of the designation of the United		
VIII-5	States of America)  Declaration as to non-prejudicial	· · ·	
VIII-5	disclosures or exceptions to lack of	<del>-</del>	
` .	novelty		
IX	Check list	number of sheets	, electronic file(s) attached
IX-1]	Request (including declaration sheets)	4	
IX-2.	Description	14	
IX-3	Claims	6	, ·
IX-4	Abstract	1	EZABST00.TXT
IX-5	Drawings .	13	-
IX-7	TOTAL	38	
	Accompanying items	paper document(s) attached	electronic file(s) attached
IX-8	Fee calculation sheet	<b>√</b>	_
IX-9	Original separate power of attorney	<b>√</b>	_
IX-13	Priority document(s)	Item(s) VI-1	-
IX-17	PCT-EASY diskette		Diskette
IX-19	Figure of the drawings which should accompany the abstract	15	

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IX-20	Language of filing of the international application	Korean
X-1	Signature of applicant, agent or common representative	
X-1-1	Name (LAST, First)	CHO, Choong-Won

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10-1	Date of actual receipt of the purported international application		·	
10-2	Drawings:			
10-2-1	Received			
10-2-2	Not received			
10-3	Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application			
10-4	Date of timely receipt of the required corrections under PCT Article 11(2)			11
10-5	International Searching Authority	ISA/KR		
10-6 · ·	Transmittal of search copy delayed until search fee is paid	-		: 70

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	•		 
11-1	Date of receipt of the record copy by	·	78.00
• •	the International Bureau		 · · · · · · · · · · · · · · · · · · ·